

#MuthootBlue

# How Muthoot Blue Chits Work?



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Let us assume - Chit Value (Chit Amt) = ₹5 lakh (10k x 50),  
Members = 50 Duration = 50 months, auction finalised at 30%

<p>Foreman Commission* @ 5% of Chits Amt</p> <p><b>25 K</b></p>	<p>Dividend @ ₹2.5k/person (1.25 lakh/50) which will be adjusted in next month instalment</p> <p>50 MEMBERS</p> <p><b>1.25 LAKH</b></p>	<p>Prize Money (Bid Amt) = Chit amount - Discount</p> <p><b>3.5 LAKH</b></p>
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Same process will continue for every month except the first month. The first month amount goes to the company.

Starting from ₹ 1,00,000 - 25,00,000 ,  
with instalments of ₹ 2500 - 60,000 for a period of 20 - 50 months.



\*Might change as per amendment

# Muthoot Blue Chits

## Super Savings. Easy Borrowing.



SUCCESS HARD WORK AND DETERMINATION

HARD WORK HUMAN LIFE AND DETERMINATION

EMPOWERING HUMAN AMBITION

IDEAS BIG IDEAS COME TO LIFE

PUSHING ONESELF TO OPEN DOORS TO NEW OPPORTUNITIES

HARD WORK AND DETERMINATION

SUCCESS

**The No.1 Solution**

To know more:

📞 1800 102 1616

✉ chits@muthoot.com



Solution for Planned and Unplanned expenditure  
 Dream Enabler  
**Why Chits?**  
 Saving your surplus  
 Least affected by Market Fluctuations  
 Solution for Planned and Unplanned expenditure  
 Least affected by Market Fluctuations  
 Diversification of Portfolio

## A single product for both saving and borrowing needs

### Dream Enabler

Fulfil your dream of owning a car, marriage, etc. without depending upon a loan



### Saving your surplus

Save for the future by paying month-on-month

### Higher Return on Investment

A good return compared to bank fixed deposit



### Solution for Planned and Unplanned expenditure

One of the best savings-cum-loan schemes

### Diversification of Portfolio

Safe and secure investment with a good return



Least affected by Market Fluctuations

# Why Muthoot Blue Chits?



## Trust & Credibility

Muthoot Pappachan Group has a legacy of 133 years and is guided by TRUST. Chits is the first financial product of the group. Muthoot Pappachan Chits remain inspired and guided by the group values.

## Wide Network

Various customer touch points, Like – online, Chits office branches, close-to 3600 Muthoot Fincorp Ltd. branches, direct agents etc., for customer on-boarding, depositing money and resolving queries.



## Multiple Options for Receiving Auction Amount

Offers multiple options for receiving the auction amount. These options include gold, FD, Bank Guarantee, assignment of Life Insurance policies, securities, pass book pledge, personal sureties, mortgage of immovable property, etc.